

Certificate Number: 20476-NJ-DE-038577875

Bankruptcy Case Number: 19-20852



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 16, 2024, at 1:36 o'clock PM EDT, Josephine Franco completed a course on personal financial management given by internet by Marie-Ann Greenberg, Chapter 13 Standing Trustee, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: June 16, 2024 By: /s/Scott E Kehiaian

Name: Scott E Kehiaian

Title: TEN Representative